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APPLICANT(s): Kraft et al.

SERIAL NO.: 09/805,808

ART UNIT: 2171

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EXAMINER: Thai, Hanh  
B.

TITLE: CREDIBILITY RATING PLATFORM

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Technology Center 2100

Commissioner of Patents  
P.O. Box 1450  
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**AMENDMENT**

**I. INTRODUCTION**

This is in response to the Office Action mailed August 22, 2003 (Paper No. 6) in regard to the above-identified patent application. Reconsideration of the rejection of the claims is respectfully solicited in light of the following amendment and remarks.

Please amend the Application as follows:

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